

United States Bankruptcy Court

Northern District of Illinois

Case No. 09-18266

Chapter 7

In re: Debtors (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Peter T. Mikkelsen
7425 Lake Street
Morton Grove, IL 60053

Susan I. Mikkelsen
aka Susie Mikkelsen, aka Susan I.
Kagan-Mikkelsen
7425 Lake Street
Morton Grove, IL 60053

Social Security / Individual Taxpayer ID No.:

xxx-xx-4500

xxx-xx-5649

Employer Tax ID / Other nos.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge, **IT IS ORDERED:** The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: September 1, 2009

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-18266

User: csimmons
Form ID: bl8

Page 1 of 1
Total Noticed: 22

Date Rcvd: Sep 01, 2009

The following entities were noticed by first class mail on Sep 03, 2009.

db/jdb +Peter T. Mikkelsen, Susan I. Mikkelsen, 7425 Lake Street, Morton Grove, IL 60053-1718
aty +Peter L Berk, Law Office of Peter L. Berk, 79 West Monroe, Suite 900,
Chicago, IL 60603-4914
tr +Ronald R Peterson, Jenner & Block LLP, 330 N. Wabash Avenue, Chicago, IL 60611-7603
13938874 +l&l Internet, Inc., 701 Lee Road, Suite 300, Chesterbrook, PA 19087-5612
13938875 Advanta Bank Corp., PO Box 8088, Philadelphia, PA 19101-8088
13938881 +Citi, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
13938882 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, Po Box 5170,
Simi Valley, CA 93062-5170
13938884 +Fifth Third Bank, C/O Bankruptcy Dept, Mdrops05, 1850 East Paris,
Grand Rapids, MI 49546-6210
13938885 +Grand Bellagio at Baywatch, Condo Association, 3001 Executive Drive, Ste 260,
Clearwater, FL 33762-3389
13938886 +Homewise Preferred Insurance Co., Service Center, PO Box 9182, Marlborough, MA 01752-9182
13938887 +NCO Financial Systems, PO Box 15630, Dept 99, Wilmington, DE 19850-5630
13938889 +NCO Financial Systems, Inc., P.O. Box 15773, Wilmington, DE 19850-5773
13938890 +Oates Energy, Inc., 415 Pablo Avenue, Suite 100, Jacksonville Beach, FL 32250-5530
13938891 Pinellas County Tax Collector, Attn Betty A Gramley Tax MGR, P O box 2943,
Clearwater FL 33757-2943

The following entities were noticed by electronic transmission on Sep 02, 2009.

tr +EDI: QRRPETERSON.COM Sep 02 2009 00:53:00 Ronald R Peterson, Jenner & Block LLP,
330 N. Wabash Avenue, Chicago, IL 60611-7603
13938876 +EDI: AMEREXPR.COM Sep 02 2009 00:53:00 American Express, PO Box 981540,
El Paso, TX 79998-1540
13938877 +EDI: BANKAMER.COM Sep 02 2009 00:53:00 Bank Of America, Nc4-105-03-14, 4161 Piedmont Pkwy,
Greensboro, NC 27410-8110
13938878 +EDI: CAPITALONE.COM Sep 02 2009 00:53:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,
Po Box 5155, Norcross, GA 30091-5155
13938879 +EDI: CHASE.COM Sep 02 2009 00:53:00 Chase, Attn: Bankruptcy Dept, Po Box 100018,
Kennesaw, GA 30156-9204
13938880 +EDI: CHASE.COM Sep 02 2009 00:53:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
13938881 +EDI: CITICORP.COM Sep 02 2009 00:53:00 Citi, Attn: Centralized Bankruptcy, Po Box 20507,
Kansas City, MO 64195-0507
13938883 +EDI: DISCOVER.COM Sep 02 2009 00:53:00 Discover Financial,
Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
13938892 +EDI: USAA.COM Sep 02 2009 00:53:00 USAA Federal Savings Bank, 10750 Mcdermott Fwy,
San Antonio, TX 78288-1600
13938893 +EDI: CHASE.COM Sep 02 2009 00:53:00 Washington Mutual Mortgage,
Attention: Bankruptcy Dept., 7255 Bay Meadows Way, Jacksonville, FL 32256-6851
TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13938888* +NCO Financial Systems, Inc., PO Box 15630, Dept 99, Wilmington, DE 19850-5630
TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2009

Signature:

